

Fill in this information to identify your case and this filing:

Debtor 1	Charles First Name	Stewart Middle Name	Cohen Last Name
Debtor 2 (Spouse, if filing)	Ofelia First Name	Cohen Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DIST. OF PENNSYLVANIA			
Case number (if known)	18-12705AMC7		

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.
 Yes. Where is the property?

1.1.

333 Rosemary Lane

Street address, if available, or other description

Narberth PA 19072
City State ZIP Code

County

Residence BOA FMV Surrender Collateral

What is the property?

Check all that apply.

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other

Who has an interest in the property?

Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$977,396.00 \$977,396.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenants By The Entireties

Check if this is community property
(see instructions)

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

1.2.

Marriott Ownership Resorts, Inc Land
Trust No. 1082-3000-00
Marriott Ownership Resorts, Inc Land
Trust No. 1082-3000-00--Surrender
Collateral

County _____

What is the property?

Check all that apply.

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Unknown **Current value of the portion you own?** Unknown

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Future Interest

Check if this is community property
 (see instructions)

Who has an interest in the property?
 Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. → \$977,396.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

3.1.

Make: Toyota
 Model: RAV\$
 Year: 2013
 Approximate mileage: 50,000

Who has an interest in the property?

Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$11,313.00 **Current value of the portion you own?** \$11,313.00

Other information:

2013 Toyota RAV\$ (approx. 50000 miles) KBB FMV

Check if this is community property
 (see instructions)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here. → \$11,313.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen** Case number (if known) 18-12705AMC7

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe..... **6. Household goods & furnishings**

\$4,200.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe.....

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe..... **See continuation page(s).**

\$2,100.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe..... **12. Jewelry**

\$1,200.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No

Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

No

Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here..... → **\$7,500.00**

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen** Case number (if known) 18-12705AMC7

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes..... Cash:

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes..... Institution name:

17.1. Checking account:	Checking account--PNC Bank	\$300.00
17.2. Checking account:	Checking account--Citizens Bank	\$9.00
17.3. Checking account:	Checking account--Chase	\$801.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes. Give specific information about them..... Name of entity: % of ownership:

A La Karte, LLC--Catering Business	100%	\$1.00
---	-------------	---------------

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No
 Yes. Give specific information about them..... Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No
 Yes. List each account separately. Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No
 Yes..... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

No
 Yes..... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No
 Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen** Case number (if known) 18-12705AMC7

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No
 Yes. Give specific information about them

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No
 Yes. Give specific information about them

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No
 Yes. Give specific information about them

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: Potential IRS Tax Refund--Tax refund to be exemptible to maximum allowed under Sec. 522(d)(5)-- Estimated Refund \$7,380. Amt: \$7,380.00

Federal: \$7,380.00
State: \$0.00
Local: \$0.00

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No
 Yes. Give specific information

Alimony: _____
Maintenance: _____
Support: _____
Divorce settlement: _____
Property settlement: _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No
 Yes. Give specific information

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No
 Yes. Name the insurance company of each policy and list its value..... Company name: _____

Beneficiary: _____

Surrender or refund value: _____

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

No
 Yes. Give specific information

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

No
 Yes. Give specific information

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$8,491.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.
 Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

No
 Yes. Describe..

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No
 Yes. Describe..

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No
 Yes. Describe..

41. Inventory

No
 Yes. Describe..

42. Interests in partnerships or joint ventures

No
 Yes. Describe..... Name of entity: % of ownership:

43. Customer lists, mailing lists, or other compilations

No
 Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
 No
 Yes. Describe.....

44. Any business-related property you did not already list

No
 Yes. Give specific information.

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... → \$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No
 Yes....

48. Crops--either growing or harvested

No
 Yes. Give specific information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No
 Yes....

50. Farm and fishing supplies, chemicals, and feed

No
 Yes....

51. Any farm- and commercial fishing-related property you did not already list

No
 Yes. Give specific information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... → \$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No
 Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → \$0.00

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2.....	→	\$977,396.00
56. Part 2: Total vehicles, line 5		<u>\$11,313.00</u>
57. Part 3: Total personal and household items, line 15		<u>\$7,500.00</u>
58. Part 4: Total financial assets, line 36		<u>\$8,491.00</u>
59. Part 5: Total business-related property, line 45		<u>\$0.00</u>
60. Part 6: Total farm- and fishing-related property, line 52		<u>\$0.00</u>
61. Part 7: Total other property not listed, line 54	+	<u>\$0.00</u>
62. Total personal property. Add lines 56 through 61.....		\$27,304.00
	Copy personal property total → +	<u>\$27,304.00</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		\$1,004,700.00

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen** _____ Case number (if known) 18-12705AMC7

11. Clothes (details):

11. Clothes	<u>\$700.00</u>
11. Clothes	<u>\$1,400.00</u>

Fill in this information to identify your case:

Debtor 1	Charles First Name	Stewart Middle Name	Cohen Last Name
Debtor 2 (Spouse, if filing)	Ofelia First Name	Cohen Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DIST. OF PENNSYLVANIA			
Case number (if known)	18-12705AMC7		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
--	--------------------------------------	-----------------------------------	------------------------------------

Copy the value from *Schedule A/B* *Check only one box for each exemption*

Brief description: 2013 Toyota RAV\$ (approx. 50000 miles) KBB FMV (1st exemption claimed for this asset)	\$11,313.00	<input checked="" type="checkbox"/> \$3,775.00	11 U.S.C. § 522(d)(2)
Line from <i>Schedule A/B</i> :	<u>3.1</u>	<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

Brief description: 2013 Toyota RAV\$ (approx. 50000 miles) KBB FMV (2nd exemption claimed for this asset)	\$11,313.00	<input checked="" type="checkbox"/> \$7,538.00	11 U.S.C. § 522(d)(5)
Line from <i>Schedule A/B</i> :	<u>3.1</u>	<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

Brief description: 6. Household goods & furnishings	\$4,200.00	<input checked="" type="checkbox"/> \$4,200.00	11 U.S.C. § 522(d)(3)
Line from <i>Schedule A/B</i> :	<u>6</u>	<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	<i>Check only one box for each exemption</i>	
Brief description: 11. Clothes	<u>\$700.00</u>	<input checked="" type="checkbox"/> <u>\$700.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Line from Schedule A/B: <u>11</u>			
Brief description: 11. Clothes	<u>\$1,400.00</u>	<input checked="" type="checkbox"/> <u>\$1,400.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Line from Schedule A/B: <u>11</u>			
Brief description: 12. Jewelry	<u>\$1,200.00</u>	<input checked="" type="checkbox"/> <u>\$1,200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Line from Schedule A/B: <u>12</u>			
Brief description: Checking account--PNC Bank	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: <u>17.1</u>			
Brief description: Checking account--Citizens Bank	<u>\$9.00</u>	<input checked="" type="checkbox"/> <u>\$9.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: <u>17.2</u>			
Brief description: Checking account--Chase	<u>\$801.00</u>	<input checked="" type="checkbox"/> <u>\$801.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: <u>17.3</u>			
Brief description: A La Karte, LLC--Catering Business	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: <u>19</u>			
Brief description: Potential IRS Tax Refund--Tax refund to be exemptible to maximum allowed under Sec. 522(d)(5)--Estimated Refund \$7,380	<u>\$7,380.00</u>	<input checked="" type="checkbox"/> <u>\$7,380.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: <u>28</u>			

Fill in this information to identify your case:

Debtor 1	Charles First Name	Stewart Middle Name	Cohen Last Name
Debtor 2 (Spouse, if filing)	Ofelia First Name	Cohen Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DIST. OF PENNSYLVANIA			
Case number (if known)	18-12705AMC7		

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

<i>Column A</i> Amount of claim Do not deduct the value of collateral	<i>Column B</i> Value of collateral that supports this claim	<i>Column C</i> Unsecured portion if any
	\$250,180.00	\$977,396.00

2.1	Describe the property that secures the claim: 333 Rosemary Lane	\$250,180.00	\$977,396.00	\$250,180.00
Citizens Bank Creditor's name 1 Citizens Dr Number Street				

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

3rd Mortgage

Date debt was incurred **01/29/2010** Last 4 digits of account number **7 3 3 8**

Charge Off for \$250180 on 10/17

Account Closed

ACCOUNT TRANSFERRED

Add the dollar value of your entries in Column A on this page. Write that number here:

\$250,180.00

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

<i>Column A</i> Amount of claim Do not deduct the value of collateral	<i>Column B</i> Value of collateral that supports this claim	<i>Column C</i> Unsecured portion if any
--	--	--

2.2 Describe the property that secures the claim: \$39,708.00 \$0.00 \$39,708.00

Marriott Ownership

Creditor's name
1200 Bartow Rd. Suite 14

Number Street

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Conventional Real Estate Mortgage

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Date debt was incurred 01/2016

Last 4 digits of account number

4 0 6 2

2.3

Describe the property that secures the claim: \$249,372.00 \$977,396.00 \$219,009.00

Pnc Bank

Creditor's name
2730 Liberty Ave

Number Street

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

2nd Mortgage

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Date debt was incurred 06/2009

Last 4 digits of account number

7 3 9 6

Account Closed By Grantor

Add the dollar value of your entries in Column A on this page. Write that number here:

\$289,080.00

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 1: Additional Page After listing any entries on this page, number them sequentially from the previous page.		Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
--	--	--	--	--

2.4	Describe the property that secures the claim:	<u>\$947,033.00</u>	<u>\$977,396.00</u>
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Rushmore Lms
Creditor's name
Attn: Bankruptcy
Number Street
PO Box 55004

As of the date you file, the claim is: Check all that apply.

Irvine **CA** **92619**
City State ZIP Code

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

1st Mortgage

Date debt was incurred 12/2009 Last 4 digits of account number 7 2 0 9

In Foreclosure

Add the dollar value of your entries in Column A on this page. Write that number here:

\$947,033.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$1,486,293.00

Fill in this information to identify your case:

Debtor 1	Charles First Name	Stewart Middle Name	Cohen Last Name
Debtor 2 (Spouse, if filing)	Ofelia First Name	Cohen Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DIST. OF PENNSYLVANIA			
Case number (if known)	18-12705AMC7		

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.

Total claim	Priority amount	Nonpriority amount
\$2,000.00	\$2,000.00	\$0.00

2.1	Commonwealth of PA-Dept. of Revenue	Last 4 digits of account number
	Priority Creditor's Name	_____
	Bureau of Individual Taxes	When was the debt incurred?
	Number Street	_____
	Dept. 280601	As of the date you file, the claim is: Check all that apply.
	Inheritance Tax Division	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
	Harrisburg PA 17128	Type of PRIORITY unsecured claim:
	City State ZIP Code	<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____
	Who incurred the debt? Check one.	
<input type="checkbox"/>	Debtor 1 only	
<input type="checkbox"/>	Debtor 2 only	
<input checked="" type="checkbox"/>	Debtor 1 and Debtor 2 only	
<input type="checkbox"/>	At least one of the debtors and another	
<input type="checkbox"/>	Check if this claim is for a community debt	
Is the claim subject to offset?		
<input checked="" type="checkbox"/>	No	
<input type="checkbox"/>	Yes	

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

4.1

American Express

Nonpriority Creditor's Name
P.O. Box 1270

Number Street

Last 4 digits of account number 1 0 0 6

When was the debt incurred? 04/1989

\$26,064.98

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Newark NJ 07101

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Personal Gold

4.2

\$2,750.00

American Express

Nonpriority Creditor's Name
P.O. Box 981535

Number Street

Last 4 digits of account number 5 0 0 8

When was the debt incurred? 2012

\$2,750.00

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

El Paso TX 79998

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Business Gold Credit Card

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.3

\$3,250.00

American Express

Nonpriority Creditor's Name
P.O. Box 981535

Number Street

Last 4 digits of account number 1 0 0 6

When was the debt incurred? 2012

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

El Paso TX 79998

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Business Gold Credit Card

4.4

\$2,971.00

American Express

Nonpriority Creditor's Name
P.O. Box 1270

Number Street

Last 4 digits of account number 5 0 0 6

When was the debt incurred? 2012

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Newark NJ 07101

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Business Platinum

4.5

Unknown

Americollect INC

Nonpriority Creditor's Name
PO BOX 1566

Number Street

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Manitowoc WI 54221-1566

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.6 **\$4,499.00**

BMW Financial Services
 Nonpriority Creditor's Name
Attn: Bankruptcy Department
 Number Street
PO Box 3608

Last 4 digits of account number 2 0 3 0

When was the debt incurred? 11/2015

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Dublin OH 43016
 City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Reject Lease

4.7

\$0.00

Capital One
 Nonpriority Creditor's Name
PO Box 21887
 Number Street

Last 4 digits of account number 2 0 3 2

When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Eagan MN 55121
 City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

333 Rosemary Lane

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Notice Only

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.8

\$0.00

Cavalry SPV, I, LLC

Nonpriority Creditor's Name

500 Summit Lake Drive, Suite 400

Number Street

Last 4 digits of account number 5 9 9 7

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Valhalla NY 10595

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

formerly Citi - sold to Calvary in 2018

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Credit Card**

4.9

\$23,924.00

Chase Card Services

Nonpriority Creditor's Name

Correspondence Dept

Number Street

PO Box 15298

Last 4 digits of account number 3 5 6 3

When was the debt incurred? 01/2011

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Wilmington DE 19850

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Current Account

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Credit Card**

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.10

\$24,453.00

Citicards

Nonpriority Creditor's Name
Citicorp Credit Services/Attn: Centraliz
 Number Street
PO Box 790040

Last 4 digits of account number 0 4 6 5

When was the debt incurred? 08/1992

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Saint Louis MO 63179

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Charge Off for \$24453 on 03/18

Account Closed By Grantor

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Credit Card

4.11

\$7,655.00

Citicards

Nonpriority Creditor's Name
Citicorp Credit Services/Attn: Centraliz
 Number Street
PO Box 790040

Last 4 digits of account number 5 9 9 7

When was the debt incurred? 12/1983

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Saint Louis MO 63179

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Charge Off for \$7655 on 03/18

Account Closed By Grantor

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Credit Card

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.12

\$12,383.00

Discover Financial

Nonpriority Creditor's Name

PO Box 3025

Number Street

Last 4 digits of account number 1 0 4 6

When was the debt incurred? 12/1999

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

New Albany OH 43054

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Current Account

4.13

\$17,877.29

Har Zion Temple

Nonpriority Creditor's Name

1500 Hagy's Ford Road

Number Street

Last 4 digits of account number 0 3 0 1

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Penn Valley PA 19072

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

4.14

\$1,046.00

Hollywood/Fire/Rescue & Beach Safety Dep

Nonpriority Creditor's Name

Number Street

Last 4 digits of account number 3 8 2 7

When was the debt incurred? 2018

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Security

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.15

JH2 Properties, LLC

Nonpriority Creditor's Name

112 Birch Avenue

Number Street

Last 4 digits of account number

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Bala Cynwyd PA 19004

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Assume Apartment Lease

4.16

\$485.00

Kohls/Capital One

Nonpriority Creditor's Name

Kohls Credit

Number Street

PO Box 3120

Last 4 digits of account number 7 3 8 7

When was the debt incurred? 04/2005

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Milwaukee WI 53201

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Charge Off for \$485 on 02/18

Account Closed By Grantor

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Charge Account**

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.17

\$195.00

MAIN LINE GASTROENTEROLOGY Associate

Nonpriority Creditor's Name

Number Street

Last 4 digits of account number

When was the debt incurred? 2018

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Medical Expenses**

4.18

\$23,924.23

Marriot Rewards

Nonpriority Creditor's Name

PO Box 15123

Number Street

Last 4 digits of account number 3 5 6 3

When was the debt incurred? 1/2018

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Wilmington DE 19850

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

4.19

\$485.70

Merchants & Medical Credit Corp, Inc.

Nonpriority Creditor's Name

6324 Taylor Dr

Number Street

Last 4 digits of account number 2 2 3 6

When was the debt incurred? 3/5/18

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Flint MI 48507

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Collection Agency**

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.20

\$6,400.00

United Healthcare

Nonpriority Creditor's Name

Dept CH10151

Number Street

Last 4 digits of account number 8 3 4 3

When was the debt incurred? 2/2018

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Palatine IL 60055

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify

Insurance

4.21

Unknown

United Healthcare Service LLC

Nonpriority Creditor's Name

Greensboro Service Center

Number Street

PO Box 740800

Last 4 digits of account number 9 5 2 4

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Atlanta GA 30374-0800

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify

Insurance

4.22

\$396.00

Yellow Pages United

Nonpriority Creditor's Name

PO Box 50038

Number Street

Last 4 digits of account number 0 7 9 0

When was the debt incurred? 02/01/18

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Jacksonville FL 32240

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify

Business Debt

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.23

Unknown

Yentis, Inc.
Nonpriority Creditor's Name

7300 City Avenue

Number Street

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Philadelphia PA 19151

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Assume Lease for Catering Business

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Contract/Lease

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Milstead and Associates

Name
1 East Stow Road
Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

City **Marlton** State **NJ** ZIP Code **08053**

Last 4 digits of account number - - -

333 Rosemary Lane

Milstead and Associates

Name
1 East Stow Road
Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
Capital One, Inc Part 2: Creditors with Nonpriority Unsecured Claims

City **Marlton** State **NJ** ZIP Code **08053**

Last 4 digits of account number 2 1 1 0

Robert Davis

Name
2000 South Orange Avenue
Number Street
Suite 2600

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

City **Orlando** State **FL** ZIP Code **32801**

Last 4 digits of account number s l n c

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. <u>\$0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. <u>\$2,000.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$0.00</u>
	6e. Total. Add lines 6a through 6d.	6d. <u>\$2,000.00</u>

		Total claim
Total claims from Part 2	6f. Student loans	6f. <u>\$0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$158,759.20</u>
	6j. Total. Add lines 6f through 6i.	6j. <u>\$158,759.20</u>

Fill in this information to identify your case:

Debtor 1	Charles First Name	Stewart Middle Name	Cohen Last Name
Debtor 2 (Spouse, if filing)	Ofelia First Name	Cohen Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DIST. OF PENNSYLVANIA			
Case number (if known)	18-12705AMC7		

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1 BMW Financial Services

Name

Attn: Bankruptcy Department

Number Street

PO Box 3608

Dublin OH 43016
City State ZIP Code

Vehicle Lease

Contract to be REJECTED

2.2 Herbert Yentis, Inc.

Name

7300 City Avenue

Number Street

Business Lease for Catering Business

Contract to be ASSUMED

2.3 JH2 Properties, LLC

Name

112 Birch Avenue

Number Street

Apartment Lease

Contract to be ASSUMED

Bala Cynwyd

PA 19004
State ZIP Code

Fill in this information to identify your case:

Debtor 1	Charles First Name	Stewart Middle Name	Cohen Last Name
Debtor 2 (Spouse, if filing)	Ofelia First Name	Cohen Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DIST. OF PENNSYLVANIA			
Case number (if known)	18-12705AMC7		

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
 No
 Yes

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on **Schedule D** (Official Form 106D), **Schedule E/F** (Official Form 106E/F), or **Schedule G** (Official Form 106G). Use **Schedule D**, **Schedule E/F**, or **Schedule G** to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Fill in this information to identify your case:

Debtor 1	Charles First Name	Stewart Middle Name	Cohen Last Name
Debtor 2 (Spouse, if filing)	Ofelia First Name	Cohen Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DIST. OF PENNSYLVANIA			
Case number (if known)	18-12705AMC7		

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	Consultant--Form 1099	Owner
Employer's name	Self- Employed	A La Karte, LLC
Employer's address	Number Street _____ _____ _____	
	302 Levering Mill Road	Number Street

City	State	Zip Code	Bala Cynwyd	PA	19004
City	State	Zip Code			

How long employed there? **6 Months** **5 Years**

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$3,000.00	\$0.00
3. Estimate and list monthly overtime pay.	3. + \$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$3,000.00	\$0.00

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) **18-12705AMC7**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ➔ 4.	\$3,000.00	\$0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$0.00	\$0.00
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$0.00	\$0.00
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: _____	5h. + \$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$0.00	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$3,000.00	\$0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$0.00	\$4,862.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$0.00	\$0.00
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: Estimated Prorated IRS Refund	8h. + \$615.00	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$615.00	\$4,862.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$3,615.00	+ \$4,862.00 = \$8,477.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. + \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. \$8,477.00	
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No. None.		
<input type="checkbox"/> Yes. Explain:		

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen**

Case number (if known) **18-12705AMC7**

8a. Attached Statement (Debtor 2)

A La Karte, LLC--See 6 Month P&L(Attached)

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income for 12 Months Prior to Filing: **\$24,113.00**

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: **\$24,113.00**

PART C - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor): **\$6,411.00**

4. Payroll Taxes: **\$0.00**

5. Unemployment Taxes: **\$0.00**

6. Worker's Compensation: **\$0.00**

7. Other Taxes: **\$0.00**

8. Inventory Purchases (including raw materials): **\$6,161.00**

9. Purchase of Feed/Fertilizer/Seed/Spray: **\$0.00**

10. Rent (other than debtor's principal residence): **\$1,765.00**

11. Utilities: **\$1,655.00**

12. Office Expenses and Supplies: **\$165.00**

13. Repairs and Maintenance: **\$593.00**

14. Vehicle Expenses: **\$1,048.00**

15. Travel and Entertainment: **\$0.00**

16. Equipment Rental and Leases: **\$579.00**

17. Legal/Accounting/Other Professional Fees: **\$0.00**

18. Insurance: **\$337.00**

19. Employee Benefits (e.g., pension, medical, etc.): **\$0.00**

20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify): **None**

21. Other (Specify):

Advertising **\$175.00**

Bank Fees **\$38.00**

Charity/Goodwill **\$44.00**

Payroll Service **\$71.00**

Misc. Operating Expenses **\$209.00**

22. Total Monthly Expenses (Add items 3 - 21) **\$19,251.00**

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2): **\$4,862.00**

Fill in this information to identify your case:

Debtor 1	Charles First Name	Stewart Middle Name	Cohen Last Name
Debtor 2 (Spouse, if filing)	Ofelia First Name	Cohen Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DIST. OF PENNSYLVANIA			
Case number (if known)	18-12705AMC7		

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.	<input type="checkbox"/> No	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.	<input checked="" type="checkbox"/> Yes. Fill out this information for each dependent.....	Son	17	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		Son	18	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		Son	22	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence.
 Include first mortgage payments and any rent for the ground or lot.

4. **\$1,850.00**

If not included in line 4:

4a. Real estate taxes	4a. _____
4b. Property, homeowner's, or renter's insurance	4b. _____
4c. Home maintenance, repair, and upkeep expenses	4c. \$75.00
4d. Homeowner's association or condominium dues	4d. _____

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) **18-12705AMC7**

Your expenses

5. Additional mortgage payments for your residence , such as home equity loans	5. _____
6. Utilities:	
6a. Electricity, heat, natural gas	6a. _____ \$165.00
6b. Water, sewer, garbage collection	6b. _____ \$35.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. _____ \$215.00
6d. Other. Specify: _____	6d. _____
7. Food and housekeeping supplies	7. _____ \$575.00
8. Childcare and children's education costs	8. _____
9. Clothing, laundry, and dry cleaning	9. _____ \$125.00
10. Personal care products and services	10. _____
11. Medical and dental expenses	11. _____ \$90.00
12. Transportation . Include gas, maintenance, bus or train fare. Do not include car payments.	12. _____ \$415.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. _____
14. Charitable contributions and religious donations	14. _____ \$25.00
15. Insurance . Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. _____
15b. Health insurance	15b. _____ \$75.00
15c. Vehicle insurance	15c. _____ \$350.00
15d. Other insurance. Specify: _____	15d. _____
16. Taxes . Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. _____
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. _____
17b. Car payments for Vehicle 2	17b. _____
17c. Other. Specify: _____	17c. _____
17d. Other. Specify: _____	17d. _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. _____
19. Other payments you make to support others who do not live with you. Specify: _____	19. _____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. _____
20e. Homeowner's association or condominium dues	20e. _____

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

21. Other. Specify: _____ 21. + _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$3,995.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.

22b. \$4,397.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$8,392.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$8,477.00

23b. Copy your monthly expenses from line 22c above.

23b. - \$8,392.00

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23c. \$85.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here:

The debtor anticipates monthly rental income of \$1850 per month once residence is sold at Sheriff sale scheduled for May 30, 2018. 2 sons will be living with debtor.

Fill in this information to identify your case:

Debtor 1	Charles First Name	Stewart Middle Name	Cohen Last Name
Debtor 2 (Spouse, if filing)	Ofelia First Name	Cohen Middle Name Last Name	
United States Bankruptcy Court for the: EASTERN DIST. OF PENNSYLVANIA			
Case number (if known)	18-12705AMC7		

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J-2

Schedule J-2: Expenses for Separate Household of Debtor 2

12/15

Use this form for Debtor 2's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households.

If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Do you and Debtor 1 maintain separate households?

No. Do not complete this form.
 Yes

2. Do you have dependents?

No

Do not list Debtor 1 but list all other dependents of Debtor 2 regardless of whether listed as a dependent of Debtor 1 on Schedule J.

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 2:

Son

Dependent's age

17

No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

Son

18

Son

22

3. Do your expenses include expenses of people other than yourself, your dependents, and

No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence.

Include first mortgage payments and any rent for the ground or lot.

4. \$2,050.00

If not included in line 4:

4a. Real estate taxes

4a. _____

4b. Property, homeowner's, or renter's insurance

4b. \$25.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$75.00

4d. Homeowner's association or condominium dues

4d. _____

Debtor 1 **Charles Stewart Cohen**
 Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5. _____
6. Utilities:	
6a. Electricity, heat, natural gas	6a. _____ \$210.00
6b. Water, sewer, garbage collection	6b. _____ \$27.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. _____ \$145.00
6d. Other. Specify: _____	6d. _____
7. Food and housekeeping supplies	7. _____ \$600.00
8. Childcare and children's education costs	8. _____
9. Clothing, laundry, and dry cleaning	9. _____ \$150.00
10. Personal care products and services	10. _____ \$75.00
11. Medical and dental expenses	11. _____ \$125.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. _____ \$425.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. _____
14. Charitable contributions and religious donations	14. _____ \$50.00
15. Insurance.	
Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. _____
15b. Health insurance	15b. _____
15c. Vehicle insurance	15c. _____ \$122.00
15d. Other insurance. Specify: _____	15d. _____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify: _____	16. _____
17. Installment or lease payments:	
17a. Car payments for Vehicle 1 Vehicle Lease after Filing	17a. _____ \$318.00
17b. Car payments for Vehicle 2	17b. _____
17c. Other. Specify: _____	17c. _____
17d. Other. Specify: _____	17d. _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. _____
19. Other payments you make to support others who do not live with you.	
Specify: _____	19. _____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. _____
20e. Homeowner's association or condominium dues	20e. _____

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

21. Other. Specify: 21. + _____

22. Your monthly expenses. Add lines 4 through 21.

The result is the monthly expenses of Debtor 2. Copy the result to line 22b of Schedule J to calculate the total expenses for Debtor 1 and Debtor 2.

22. \$4,397.00

23. Line not used on this form.

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:
None.

Fill in this information to identify your case:

Debtor 1	<u>Charles</u> First Name	<u>Stewart</u> Middle Name	<u>Cohen</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Ofelia</u> First Name	<u>Cohen</u> Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DIST. OF PENNSYLVANIA</u>			
Case number (if known)	<u>18-12705AMC7</u>		

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets	
	Value of what you own	
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....		<u>\$977,396.00</u>
1b. Copy line 62, Total personal property, from Schedule A/B.....		<u>\$27,304.00</u>
1c. Copy line 63, Total of all property on Schedule A/B.....		<u>\$1,004,700.00</u>

Part 2: Summarize Your Liabilities

	Your liabilities	
	Amount you owe	
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)		
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....		<u>\$1,486,293.00</u>
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....		<u>\$2,000.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... +		<u>\$158,759.20</u>
	Your total liabilities	<u>\$1,647,052.20</u>

Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)		
Copy your combined monthly income from line 12 of Schedule I.....		<u>\$8,477.00</u>
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)		
Copy your monthly expenses from line 22c of Schedule J.....		<u>\$8,392.00</u>

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen**

Case number (if known) 18-12705AMC7

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$7,945.33

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

9a. Domestic support obligations. (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$2,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00
9g. Total. Add lines 9a through 9f.	\$2,000.00

Fill in this information to identify your case:

Debtor 1	<u>Charles</u> First Name	<u>Stewart</u> Middle Name	<u>Cohen</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Ofelia</u> First Name	<u>Cohen</u> Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DIST. OF PENNSYLVANIA</u>			
Case number (if known)	<u>18-12705AMC7</u>		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Charles Stewart Cohen

Charles Stewart Cohen, Debtor 1

X /s/ Ofelia Cohen

Ofelia Cohen, Debtor 2

Date 05/24/2018
MM / DD / YYYY

Date 05/24/2018
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Charles First Name	Stewart Middle Name	Cohen Last Name
Debtor 2 (Spouse, if filing)	Ofelia First Name	Cohen Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DIST. OF PENNSYLVANIA			
Case number (if known)	18-12705AMC7		

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No
 Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$16,500.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For the last calendar year: (January 1 to December 31, <u>2017</u>)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$17,378.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For the calendar year before that: (January 1 to December 31, <u>2016</u>)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	(\$22,711.00)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen**

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5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No
 Yes. Fill in the details.

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

No. Go to line 7.
 Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.
 Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

No
 Yes. List all payments to an insider.

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Debtor 2 **Ofelia Cohen**

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8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

No
 Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No
 Yes. Fill in the details.

Case title	Nature of the case	Court or agency	Status of the case
Capital One v. Debtors	Mortgage Forclosure	Montgomery County, CCP	<input type="checkbox"/> Pending
		Court Name	<input type="checkbox"/> On appeal
Case number	<u>2017-16221-0</u>	Number Street	<input checked="" type="checkbox"/> Concluded
			City _____ State _____ ZIP Code _____

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

No. Go to line 11.
 Yes. Fill in the information below.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No
 Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No
 Yes

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Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No
 Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No
 Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No
 Yes. Fill in the details.

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

No
 Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<u>Mike Cibik</u> Person Who Was Paid	Chapter 7 fee		
<u>Suite 900</u> Number Street		<u>4/23/18</u>	<u>\$2,500.00</u>
<u>1500 Walnut street</u>			
<u>Philadelphia</u> <u>Pa</u> <u>19102</u> City State ZIP Code			
<u>ccpc@ccpclaw.com</u> Email or website address			

Person Who Made the Payment, if Not You

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No
 Yes. Fill in the details.

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18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No
 Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No
 Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No
 Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No
 Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No
 Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No
 Yes. Fill in the details.

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Debtor 2 Ofelia Cohen

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Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ***Environmental law*** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ***Hazardous material*** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No
 Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

No
 Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No
 Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business

A La Karte, LLC
Business Name

Describe the nature of the business **Catering Business**

Employer Identification number
Do not include Social Security number or ITIN.

302 Levering Mill Road
Number Street

Name of accountant or bookkeeper

EIN: -

Bala Cynwyd **PA** **19004**
City State ZIP Code

From 2012 To Current

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28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No
 Yes. Fill in the details below.

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Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Charles Stewart Cohen

Charles Stewart Cohen, Debtor 1

Date 05/24/2018

X /s/ Ofelia Cohen

Ofelia Cohen, Debtor 2

Date 05/24/2018

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No
 Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	Charles First Name	Stewart Middle Name	Cohen Last Name
Debtor 2 (Spouse, if filing)	Ofelia First Name	Cohen Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DIST. OF PENNSYLVANIA			
Case number (if known)	18-12705AMC7		

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Hold Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Hold Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: BMW Financial Services	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: Lease Reject Lease		
Creditor's name: Citizens Bank	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: 333 Rosemary Lane		
Creditor's name: Marriott Ownership	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: Marriott Ownership Resorts, Inc Land Trust No. 10		

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Identify the creditor and the property that is collateral

Creditor's name: **Pnc Bank**

Description of property securing debt: **333 Rosemary Lane**

What do you intend to do with the property that secures a debt?

- Surrender the property.
- Retain the property and redeem it.
- Retain the property and enter into a *Reaffirmation Agreement*.
- Retain the property and [explain]:

Did you claim the property as exempt on Schedule C?

- No
- Yes

Creditor's name: **Rushmore Lms**

Description of property securing debt: **333 Rosemary Lane**

- Surrender the property.

- Retain the property and redeem it.
- Retain the property and enter into a *Reaffirmation Agreement*.
- Retain the property and [explain]:

- No
- Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will this lease be assumed?

Lessor's name: **BMW Financial Services**

Description of leased property: **Vehicle Lease**

- No

- Yes

Lessor's name: **Herbert Yentis, Inc.**

Description of leased property: **Business Lease for Catering Business**

- No

- Yes

Lessor's name: **JH2 Properties, LLC**

Description of leased property: **Apartment Lease**

- No

- Yes

Debtor 1 **Charles Stewart Cohen**
Debtor 2 **Ofelia Cohen**

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Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and personal property that is subject to an unexpired lease.

X /s/ Charles Stewart Cohen

Charles Stewart Cohen, Debtor 1

X /s/ Ofelia Cohen

Ofelia Cohen, Debtor 2

Date **05/24/2018**

MM / DD / YYYY

Date **05/24/2018**

MM / DD / YYYY

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

In re **Charles Stewart Cohen**
Ofelia Cohen

Case No. 18-12705AMC7

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	<u>\$2,500.00</u>
Prior to the filing of this statement I have received.....	<u>\$2,500.00</u>
Balance Due.....	<u>\$0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Continued Meeting of Creditor Hearings, Addition of Creditors after Filing Petition, Motions to Avoid Liens, Motions for Relief from the Automatic Stay, Motions to Dismiss Case, Adverserial Proceedings & Discharge Litigation, Depositions, Asset Cramdowns, Objection to Proof of Claims, Certification of Stipulation Defaults, Motions for Plan Modifications, Motions for Reconsideration, Vacate Wage Orders, Praceipe for Discharge, Bankruptcy Chapter Conversions, Redemption of Property, Lexis & Pacer Research, Credit, Property, Judgements, & Liens Reports.
The above legal services will be billed at a hourly rate of \$350/hour per attorney.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

05/24/2018

Date

/s/ Michael A. Cibik, Esquire

Michael A. Cibik, Esquire
Cibik & Cataldo, P.C.
1500 Walnut Street, Suite 900
Philadelphia, PA 19102
Phone: (215) 735-1060 / Fax: (215) 735-6769

Bar No. 23110

/s/ Charles Stewart Cohen
Charles Stewart Cohen

/s/ Ofelia Cohen
Ofelia Cohen